

LEVITT & SLAFKES, P.C.
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Email: blevitt@lsbankruptcylaw.com
COUNSEL FOR DEBTOR
BY: Bruce H. Levitt, Esq. (BL9302)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

In re:	:	CHAPTER 11
	:	Case No.: 22-11708CMG
VARUN MALIK,	:	
	:	VERIFIED APPLICATION IN
	:	SUPPORT OF MOTION FOR
Debtor.	:	CONTEMPT
	:	

Debtor, Varun Malik, by way of this Verified Application in
Support of Motion for Contempt says as follows:

FACTUAL BACKGROUND

1. Your applicant filed a voluntary petition for relief under Chapter 11 of the United States Bankruptcy Code on March 3, 2022.
2. The case was converted to Chapter 7 on September 15, 2022.
3. On May 27, 2022, the Court entered an Order on Debtor's Motion to Modify Fed. R. Bankr. P. 2004 Subpoena Issued by Fulton Bank, N.A. Directed to Varun Malik Pursuant to D.N.J. LBR 2004-1(d) and 11 U.S.C. § 105(a); Entering Protective Order in Light of the Pending Proceedings; and Other Related Relief (hereinafter "the May 27, 2022 Order"). A copy of that Order is attached hereto as Exhibit A.
4. The May 27, 2022 Order specifically provided in paragraph

7 that "Any discovery produced in connection with the Examination, including but not limited to the Documents, shall not be used by Fulton Bank or any third party in any case or action except for the instant Bankruptcy Case without further Order from this Court".

5. During the course of this proceeding, Fulton Bank obtained bank account statements from TD Bank and PNC Bank that were utilized in connection with my Rule 2004 Examination.

6. On February 3, 2023 Fulton Bank, through its counsel Duane Morris, LLP filed a Motion for Summary Judgment in the Superior Court of the State of New Jersey the matter of Fulton Bank, N.A. v. Textile Décor USA, Inc. and Varun Malik, Docket No. SOM-L-265-21. Attached to the Certification of Robert Brener in Support of Fulton Bank, N.A.'s Motion for Summary Judgment filed in that matter are TD and PNC bank statements that were produced in discovery in this matter and used in connection with my Rule 2004 Examination. The Certification of Robert Brener and relevant exhibits are attached hereto as Exhibit B. The court is specifically directed to Exhibits H through M of that Certification which have been provided. Those documents were also referred to in Fulton Bank's Statement of Undisputed Material Facts and Brief in that proceeding.

7. The use of Exhibits H through H and references to their contents in the State Court litigation is in blatant disregard of this Court's May 27, 2022 Order.

8. Your Applicant now moves before this Court to hold Fulton Bank and the law firm of Duane Morris, LLC in contempt of court for violating the May 27, 2022 Order.

STANDARD FOR CONTEMPT

9. To establish contempt, the moving party must prove the following three elements by clear and convincing evidence: (1) the existence of a valid order of the court; (2) the knowledge of the defendant of the order and (3) that the defendant disobeyed the order. In re Baker, 195 B.R. 309, 317 (Bankr. D.N.J. 1996).

10. Here, there can be no dispute that the May 27, 2022 Order was a valid order of the Court, that Defendant and its counsel had knowledge of the order and the order was disobeyed when the documents were submitted to the state court.

11. Once established, the court can award compensatory damages, impose a fine or damages to enforce compliance, and award attorney fees. Id. at 321.

RELIEF REQUESTED

12. Your applicant is represented by Weiner Law Group, LLP, in the state court matter. To date, that firm has incurred \$51,670.70 in addressing the motion for summary judgment. A summary of the time and expenses is attached hereto as Exhibit C. More detailed time entries will be submitted to the court in camera as directed.

13. In addition, your Applicant has incurred attorney fees to the law firm of Levitt & Slafkes, P.C. in connection with this motion. Your applicant requests permission to file a certification of services at the conclusion of the hearing on this motion and that respondents be compelled to pay those fees.

14. Your Applicant further requests this Court to Order that Fulton Bank and Duane Morris, LLC withdraw all references to the relevant exhibits from the state court proceeding and enjoin them from utilizing them in the future. It is further requested that the Court direct Duane Morris, LLC to file a copy of the Order and any decision in this matter with the state court for clarification as to why the exhibits are being withdrawn.

15. Finally, your Applicant requests that this court impose a fine against Fulton Bank and/or Duane Morris, LLC for their willful violation of this Court's May 27, 2022 Order.

WHEREFORE, your Applicant respectfully requests that this Court enter the relief prayed for herein.

LEVITT & SLAFKES, P.C.
Attorneys for Debtor

By: /s/Bruce H. Levitt
Bruce H. Levitt

Dated: April 20, 2023

VERIFICATION

The undersigned hereby verifies under penalty of perjury
that factual assertions set forth in the within Application are
truthful and accurate to the best of my knowledge



Varun Malik

Dated: April 20, 2023

EXHIBIT A



Order Filed on May 27, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption In Compliance With D.N.J. LBR 9004-1(b)

DUANE MORRIS LLP

Morris S. Bauer, Esq.
One Riverfront Plaza
1037 Raymond Boulevard, Suite 1800
Newark, NJ 07102-5429
Telephone: (973) 424-2037
E-mail: msbauer@duanemorris.com

Counsel for Fulton Bank, N.A.

In Re:

VARUN MALIK,

Debtor.

Case No. 22-11708 CMG

Judge: Hon. Christine M. Gravelle

Chapter 11

**ORDER ON DEBTOR'S MOTION TO MODIFY FED. R. BANKR. P. 2004 SUBPOENA
ISSUED BY FULTON BANK, N.A. DIRECTED TO VARUN MALIK PURSUANT TO
D.N.J. LBR 2004-1(d) AND 11 U.S.C. § 105(a); ENTERING PROTECTIVE ORDER IN
LIGHT OF THE PENDING PROCEEDINGS; AND OTHER RELATED RELIEF**

The relief set forth on the following pages, numbered two (2) and three (3), is hereby
ORDERED.

DATED: May 27, 2022

A handwritten signature in black ink, appearing to read "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Page 2 of 3

Debtor: Varun Malik

Case No.: Case No. 22-11708 CMG

Caption: Order On Debtor's Motion To Modify Fed. R. Bankr. P. 2004 Subpoena Issued By Fulton Bank, N.A. Directed To Varun Malik Pursuant To D.N.J. LBR 2004-1(d) And 11 U.S.C. § 105(a); Entering Protective Order In Light Of The Pending Proceedings; And Other Related Relief

This matter having been opened to the Court by Varun Malik (the "Debtor"), by and through his counsel, Middlebrooks Shapiro, P.C., in the above-captioned bankruptcy case (the "Bankruptcy Case"), on the Debtor's Motion for Order Modifying Fed. R. Bankr. P. 2004 Subpoena Issued By Fulton Bank, N.A. Directed To Varun Malik Pursuant To D.N.J. LBR 2004-1(d) And 11 U.S.C. § 105(a); Entering Protective Order In Light Of The Pending Proceedings; And Other Related Relief (the "Motion"); and good and sufficient notice of the Motion having been provided; and the Court having considered the moving papers and the opposition filed by Fulton Bank, N.A. (the "Fulton Bank"), by and through its counsel, Duane Morris LLP, and the arguments of counsel; and the Court having determined that good cause exists for the entry of this Order,

IT IS ORDERED as follows:

1. The Motion be and hereby is GRANTED to the extent set forth below.
2. The Debtor shall produce to Fulton Bank's counsel all documents set forth on Exhibit A attached hereto (the "Documents") two (2) weeks from the entry date of the within Order.
3. The Debtor shall appear for a 2004 examination at the Newark office of Duane Morris LLP on a mutually acceptable date, but no later than four (4) weeks from the entry date of the within Order (the "Examination").
4. The Debtor shall appear in-person at the Newark office of Duane Morris LLP for at least four (4) hours of the first day of the Examination and, if requested, may appear for the

Page 3 of 3

Debtor: Varun Malik

Case No.: Case No. 22-11708 CMG

Caption: Order On Debtor's Motion To Modify Fed. R. Bankr. P. 2004 Subpoena Issued By
Fulton Bank, N.A. Directed To Varun Malik Pursuant To D.N.J. LBR 2004-1(d) And 11 U.S.C. §
105(a); Entering Protective Order In Light Of The Pending Proceedings; And Other Related Relief

second four (4) hours of the first day remotely via Zoom and/or other audio-video conferencing
methods.

5. In the event that the Examination is to continue for more than one (1) eight (8) hour
day, whether by agreement of the Debtor and Fulton Bank or as directed by the Court, then such
continuation will be conducted remotely via Zoom and/or other audio-video conferencing
methods.

6. The Debtor's counsel and other parties in interest are not required to appear at the
Examination in-person and may appear remotely via Zoom and/or other audio-video conferencing
methods.

7. Any discovery produced in connection with the Examination, including but not
limited to the Documents, shall not be used by Fulton Bank or any third party in any case or action
except for the instant Bankruptcy Case without further Order from this Court.

EXHIBIT A

RIDER

- 1 Tax Returns for years: 2018, 2019, 2020 and 2021;
- 2 Bank Statements for years 2018, 2019, 2020, 2021 and 2022, including your bank accounts, if any, with Citibank, Habib American Bank, Amboy Bank;
- 3 Copies of documents relating to the sale, transfer, purchase or acquisition of your ownership or any other type of interest you may have in any real estate, stock or other type of ownership interest, including with respect to HLM Koncept LLC, 44 Denise Drive, Edison, NJ, 1 Skytop Road, Edison, NJ, 21 Maida Road, Edison, NJ, RDM Concepts Holdings, Inc., 21 Model Town, Panipat, India, Malik Fabrics Private Limited;
- 4 Copies of any personal financial statements provided to any persons during the years 2018, 2019, 2020, 2021 and 2022; and,
- 5 Copies of any loan applications loan documents or guarantees in which you were a party to during the years 2019, 2020 and 2021, including U.S. Small Business Administration, TD Bank and HSBC.

EXHIBIT B

DUANE MORRIS LLP

A Delaware Limited Liability Partnership
Robert J. Brener, Esq. (ID# 042671992)
Morris S. Bauer, Esq. (ID# 039711990)
Matthew M. Caminiti, Esq. (ID# 212782018)
1037 Raymond Blvd., Suite 1800
Newark, New Jersey 07102-5429
T: (973) 424-2000
F: (973) 424-2001

*Attorney for Plaintiff/Counterclaim-Defendant
Fulton Bank, N.A.*

FULTON BANK, N.A.,

Plaintiff/Counterclaim-Defendant,

v.

TEXTILE DÉCOR USA, INC. and VARUN
MALIK.

Defendants/Counterclaim-Plaintiffs.

SUPERIOR COURT OF NEW JERSEY
LAW DIVISION: SOMERSET COUNTY

Docket No. SOM-L-265-21

**CERTIFICATION OF ROBERT BRENER
IN SUPPORT OF FULTON BANK, N.A.'S
MOTION FOR SUMMARY JUDGMENT**

I, Robert J. Brener, Esq., certify as follows:

1. I am a member of the Bar of the State of New Jersey in good standing and a partner of the law firm of Duane Morris LLP, counsel for Plaintiff/Counterclaim-Defendant Fulton Bank, N.A. ("Fulton Bank") in the above-captioned matter.

2. I am familiar with the facts and issues in this action and submit this Certification in support of Fulton Bank's Motion for Summary Judgment on the direct claims against Defendants and, to the extent they are pending, on the Counterclaims filed by Defendants/Counterclaim-Plaintiffs Textile Décor USA, Inc. ("Textile Décor") and Varun Malik ("Malik") (collectively, "Defendants").

3. On February 23, 2021, Fulton Bank filed a Verified Complaint by Order to Show Cause against Defendants asserting causes of action for replevin (Count One), breach of loan agreements (Count Two), breach of guaranty agreement (Count Three). (LCV2021416091).

4. On March 17, 2021, the Hon. Thomas C. Miller, A.J.S.C., issued an Order granting Fulton Bank a Writ of Replevin pursuant to New Jersey Court Rule 4:61-1(a). (LCV2021582197).

5. The Writ of Replevin was subsequently granted on March 22, 2021. (LCV2021766856).

6. On April 12, 2021, Defendants filed an Answer to the Verified Complaint in which they asserted Counterclaims for violations of 15 U.S.C. § 1691, *et seq.*, and/or 12 C.F.R. § 202.7, the Equal Credit Opportunity Act (“ECOA”) (Count I), breach of the covenant of good faith and fair dealing (Count II), and promissory estoppel (Count II). (LCV2021945339). A true and correct copy of Defendants’ April 12, 2021 Answer is annexed hereto as **Exhibit A**.

7. On July 21, 2021, Fulton Bank filed a Motion for Leave to File an Amended Complaint. (LCV20211714343). On September 28, 2021, the Court issued an Order granting Fulton Bank’s Motion for Leave to Amend the Complaint. (LCV20212252178).

8. On October 8, 2021, Fulton Bank filed an Amended Complaint adding a claim for fraud stemming from Defendants’ material misrepresentations about Textile Décor’s financial condition (i) at the inception of the Loan Agreements, and (ii) during the course of the loan relationship, particularly the true value of Textile Décor’s accounts receivable and inventory. (LCV20212350342). A true and accurate copy of the Amended Complaint is annexed hereto as **Exhibit B**.

9. On March 3, 2022, Malik filed a voluntary petition for relief under Chapter 11 of the United States Bankruptcy Code in the United States Bankruptcy Court for the District of New Jersey. (LCV2022896876).

10. Shortly, thereafter on March 14, 2022, Textile Décor filed an Assignment for the Benefit of Creditors in state court pursuant to N.J.S.A. 2A:19 et seq. (LCV2022858823).

11. On April 7, 2022, the Bankruptcy Court issued an Order granting Fulton Bank relief from the bankruptcy stay in order to proceed with its claims in this litigation. A true and correct copy of the Bankruptcy Court's April 7, 2022 Order is annexed hereto as **Exhibit C**.

12. On April 21, 2022, Defendants filed an Answer to the Amended Complaint. (LCV20221623057). Defendants' Answer to the Amended Complaint did **not** assert any counterclaims. A true a correct copy of Defendants' April 21, 2022 Answer is annexed hereto as **Exhibit D**.

13. During a telephone meeting of creditors in Malik's bankruptcy action on December 5, 2022, Malik repeatedly invoked his Fifth Amendment right against self-incrimination. A true and accurate copy of the transcript is annexed hereto as **Exhibit E**.

14. Between June 2020 and December 2021, Textile Décor obtained Economic Injury Disaster Loans in the aggregate amount of \$2,000,000 (the "EIDLs") that United States Small Business Administration (the "SBA") the issued to and was secured by assets of Textile Décor, and a Paycheck Protection Program loan ("PPP Loan") issued to Textile Décor in the amount of \$187,500. Malik guaranteed the loans. The SBA has filed a proof of claim in the Malik bankruptcy action that contains a summary of the loans and the loan documents. A true and accurate copy of the proof of claim is annexed hereto as **Exhibit F**.

15. During a telephone meeting of creditors in Malik's bankruptcy action on March 31, 2022, Malik stated that Textile Décor had no income or operations since February 2021. A true and accurate copy of the transcript is annexed hereto as **Exhibit G**

16. However, Textile Décor applied for the bulk of its EIDL disbursements – \$1.85 million of \$2 million total – **after** February 2021. See Ex. F.

17. Malik withdrew or redirected the EIDL proceeds intended for Textile Décor to personal accounts, some of which were in India as follows:

- a. On July 27, 2020 Malik received the initial EIDL disbursement of \$149,900 from the SBA in a personal TD Bank account and then on August 5, 2020 deposited nearly all of it into a personal PNC account. A true and accurate copy of the account transactions are annexed hereto as **Exhibits H-J**.
- b. On August 16, 2021 (months after Malik certified that Textile Décor ceased operations in February 2021) Malik increased the EIDL to \$500,000 and on August 20, 2021 put \$350,000 of it in a another personal PNC account. A true and accurate copy of the account transaction is annexed hereto as **Exhibit K**.
- c. On December 16, 2021 Malik increased the EIDL to \$2,000,000 and on December 23, 2021 put \$1,500,000 in a PNC personal account. A true and accurate copy of the account transaction is annexed hereto as **Exhibit L**.
- d. Thereafter in mid February 2022, Malik transferred \$1,099,798.50 to his personal accoun in India. A true and accurate copy of the account transactions are annexed hereto as **Exhibit M**.

18. Malik neither disclosed these accounts and these transfers in his Statement of Financial Affairs which was filed with the Bankruptcy Court, as he was required to do, nor produced the underlying statements as required by a May 27, 2022 Bankruptcy Court Order. A true and correct copy of the Statement of Financial Affairs is annexed as **Exhibit N**.

19. On August 29, 2022, the Bankruptcy Court entered an Order compelling Malik to provide to Fulton Bank statements from a personal bank account in India for the years 2018 to the present. A true and correct copy of the Bankruptcy Court's August 29, 2022 Order is annexed hereto as **Exhibit O**.

20. On September 6, 2022, Malik filed a certification invoking his Fifth Amendment right and refusing to provide discovery and/or documents in connection with the August 29 Order. A true and accurate copy of Malik's September 6, 2022 certification is annexed hereto as **Exhibit P**.

21. Fulton Bank filed an action against H.N. International Group, Inc. ("HNI") in New Jersey state court, *Fulton Bank, N.A. v. HN International, Inc.* (Docket No. MID-L-6627-21). HNI is owned by Malik's brother Nagesh Malik. A true and correct copy of the Complaint filed in that action is annexed hereto as **Exhibit Q**.

22. In connection with that action, HNI produced Chase Bank statements from October and November 2021 that purported to show payment from account debtors. A true and correct copy of the bank statements are annexed hereto as **Exhibit R**.

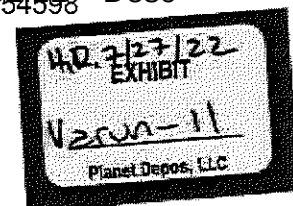
23. Fulton Bank suspected the bank statements were doctored and are phony. Upon conveying that belief to HNI's counsel, Riker Danzig Scherer Hyland & Perretti LLP the firm withdrew from the action. A true and accurate copy of Riker Danzig's withdrawal of representation is annexed hereto as **Exhibit S**.

I certify that the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me is willfully false, I am subject to punishment.

By: s/ Robert J. Brener
Robert J. Brener, Esq.

Dated: February 3, 2023

EXHIBIT H



Bank

America's Most Convenient Bank®

T

STATEMENT OF ACCOUNT

TEXTILE DECOR USA INC
60 JIFFY RD
SOMERSET NJ 08873-3438

Page: 1 of 3
Statement Period: Jul 01 2020-Jul 31 2020
Cust Ref #: 4312812848-713-T-##
Primary Account #: 431-2812848

Upcoming REG CC Changes Effective July 1, 2020

Reminder: We have updated our policy to comply with the upcoming Regulation CC Changes. TD Banks Funds Availability policy will continue to make \$100 available immediately at the time of deposit & the remaining funds will be available by the end of the next business day. Sometimes we may need to place a hold to verify funds are available. If this occurs, we will make an additional \$125 available by the end of the first business day after we receive your deposit if a hold is applied. For additional information, please refer to the Funds Availability Policy in the Personal Deposit Account Agreement & Business Deposit Account Agreement, available at td.com

TD Business Simple Checking

TEXTILE DECOR USA INC

Account # 431-2812848

ACCOUNT SUMMARY

Beginning Balance	48.38	Average Collected Balance	9,482.22
Electronic Deposits	152,614.45	Interest Earned This Period	0.00
		Interest Paid Year-to-Date	0.00
Electronic Payments	2,660.65	Annual Percentage Yield Earned	0.00%
Other Withdrawals	150,631.40	Days in Period	31
Ending Balance	-629.22		

DAILY ACCOUNT ACTIVITY

Electronic Deposits

POSTED DATE	DESCRIPTION	AMOUNT
07/15	eTransfer Credit, Online Xfer Transfer from CK 4344393098	1,400.00
07/15	eTransfer Credit, Online Xfer Transfer from CK 4344393098	300.00
07/16	CCD DEPOSIT, HOME DEPOT 0537 EDI PAYMNT 2001152304	100.07
07/20	CCD DEPOSIT, HOME DEPOT 0537 EDI PAYMNT 2001406756	107.30
07/21	CCD DEPOSIT, HOME DEPOT 0537 EDI PAYMNT 2001581807	46.81
07/23	CCD DEPOSIT, HOME DEPOT 0537 EDI PAYMNT 2001628210	54.15
07/27	CCD DEPOSIT, SBAD TREAS 310 MISC PAY 397069800373000	149,900.00
07/27	CCD DEPOSIT, HOME DEPOT 0537 EDI PAYMNT 2001785156	706.12
	Subtotal:	152,614.45

Electronic Payments

POSTED DATE	DESCRIPTION	AMOUNT
07/02	TD BILL PAY SERV, INDEPENDENCE BC ONLINE PMT TDB452272968POS	1,269.25
07/22	ELECTRONIC PMT-WEB, CITI AUTOPAY PAYMENT 080175474801426	122.15
07/31	TD BILL PAY SERV, INDEPENDENCE BC ONLINE PMT TDB452272968POS	1,269.25
	Subtotal:	2,660.65

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



Bank

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STATEMENT OF ACCOUNT

TEXTILE DECOR USA INC

Page: 3 of 3
Statement Period: Jul 01 2020-Jul 31 2020
Cust Ref #: 4312812848-713-T-###
Primary Account #: 431-2812848

DAILY ACCOUNT ACTIVITY

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
07/03	OVERDRAFT PD	35.00
07/29	DEBIT	144,096.40
07/29	DEBIT	6,500.00
Subtotal:		150,631.40

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
06/30	48.38	07/21	698.31
07/02	-1,220.87	07/22	576.16
07/03	-1,255.87	07/23	630.31
07/15	444.13	07/27	151,236.43
07/16	544.20	07/29	640.03
07/20	651.50	07/31	-629.22

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EXHIBIT I



☒ CASH ▶

ACCOUNT NUMBER

REGIONAL ID

UNDEPOSITED
CHECKS

CHECK OR
TOTAL FROM
OTHER SIDE ▶

SUB TOTAL ▶

LESS CASH
RECEIVED ▶

FOR CREDIT TO THE ACCOUNT NAMED HEREON

DATE 08/05/20

NAME VARUN MALEK

☐ CHECKING ☐ SAVINGS ☐ CONSUMER ☐ BUSINESS FORM162269

NET DEPOSIT \$ 144096.40

THIS DEPOSIT IS ACCEPTED SUBJECT TO VERIFICATION AND TO THE RULES AND REGULATIONS OF THIS BANK
DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

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Lauren Chounet



Bank

RE: TEXTILE DECOR USA INC

DATE: 07/29/2020

54315710-8

52-0133
112

PAY TO THE ORDER OF VARUN MALIK

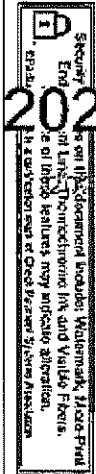
One Hundred Forty Four Thousand Ninety Six AND 40/100

\$144,096.40

DRAWER: TO BANK, L.A.

AUTHORIZED SIGNATURE

"543157108" "011201335" 6265019404"



20200805 005100249241 06000023007

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CRASHES COLLECTED THIS INSTRUMENT

CONTACT:
TO BANK

DEPOSITION BANK ENDORSEMENT

DO NOT WRITE / SIGN / STAMP BELOW THIS LINE

VARUN MALIK

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ENDORSE CHECK HERE

2022061444000454000001

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Lauren Chounet

EXHIBIT J

Performance Select Statement

PNC Bank

For the period 07/17/2020 to 08/18/2020

VARUN MALIK
44 DENISE DR
EDISON NJ 08820-4602

Primary account number: 80-4746-1249

Page 1 of 1

Number of enclosures: 0



For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.



For customer service call 1-888-PNC-BANK
For Customers who are Deaf or Hard of Hearing



TDD terminal: 1-800-531-1648
Monday - Friday: 7 AM - 10 PM ET
Saturday & Sunday: 8 AM - 5 PM ET

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK



Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738



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Cyber Security Awareness

Do you know what to do if you receive a fraudulent email, text or phone call that appears to come from PNC? Forward the message to PNC at abuse@pnc.com. If you responded to a fraudulent text or email, clicked on a link, opened an attachment and/or disclosed personal information, immediately change your online banking password, using another device if possible. Then contact PNC Bank's Online Banking Team at 1-800-762-2035, select 1 for personal account or 2 for a business account, then select option 3.

Performance Select

VARUN MALIK

Premium Money Market Account Summary

Account number: 80-4746-1249

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
908.04	144,146.92	.00	145,054.96
		Average monthly balance	Charges and fees
		62,074.71	.00

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	33	57,711.19	.52

As of 08/18, a total of **\$\$.57** in interest was paid this year.

Activity Detail

Deposits and Other Additions

Date	Amount	Description
07/27	50.00	Twh Auto Transfer From 8025061551
08/05	144,096.40	Deposit Reference No. 051249240
08/18	.52	Interest Payment

There were 3 Deposits and Other Additions totaling **\$144,146.92**.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
07/17	908.04	07/27	958.04	08/05	145,054.44	08/18	145,054.96

EXHIBIT K

Virtual Wallet Reserve Statement

PNC Bank

For the period 07/27/2021 to 08/24/2021

VARUN MALIK
21 MAIDA RD
EDISON NJ 08820-2531

Primary account number: 80-7007-1898


Page 1 of 2


Number of enclosures: 0

 For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.
 For customer service call 1-888-PNC-BANK. PNC accepts Telecommunications Relay Service (TRS) calls.

Para servicio en español, 1-866-HOLA-PNC

Moving? Please contact us at 1-888-PNC-BANK

 Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738

 Visit us at [PNC.com](https://pnc.com)

Important Information:

This information impacts customers who are deaf, hard of hearing, deaf-blind, or have speech disabilities. As PNC seeks to broaden Accessibility options for these customers, we have discontinued Teletypewriter (TTY) and Telecommunication Devices for the Deaf (TDD) services in favor of the many Telecommunications Relay Service (TRS) options available. PNC accepts all TRS calls. There are a variety of TRS options available, and most are free to use. Visit fcc.gov/trs for more information.

Virtual Wallet Reserve Account Summary

VARUN MALIK

Account number: 80-7007-1898

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
500.02	350,383.07	9,326.00	341,557.09
		Average monthly balance	Charges and fees
		60,281.16	.00

Transaction Summary

Checks paid/withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
1	0	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	29	60,281.16	.47

As of 08/24, a total of **\$.49** in interest was paid this year.

Virtual Wallet Reserve Statement

 For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: 80-7007-1898 - continued

For the period 07/27/2021 to 08/24/2021
VARUN MALIK
Primary account number: 80-7007-1898
Page 2 of 2

Activity Detail

Deposits and Other Additions

Date	Amount	Description
08/17	382.60	Online Transfer From 0000008070071871
08/20	350,000.00	Corporate ACH Sbad Treas 310 397069800373000
08/24	.47	Interest Payment

There were 3 Deposits and Other Additions
totaling **\$350,383.07**.

Online and Electronic Banking Deductions

Date	Amount	Description
08/17	126.00	Online Transfer To 0000008070071871

There was 1 Online or Electronic Banking
Deduction totaling **\$126.00**.

Other Deductions

Date	Amount	Description
08/23	9,200.00	Withdrawal Reference No. 046900974

There was 1 Other Deduction totaling
\$9,200.00.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance
07/27	500.02	08/20	350,756.62	08/24	341,557.09
08/17	756.62	08/23	341,556.62		

EXHIBIT L

Virtual Wallet Reserve Statement

PNC Bank

For the period 11/24/2021 to 12/23/2021

VARUN MALIK
21 MAIDA RD
EDISON NJ 08820-2531

Primary account number: 80-7007-1898


Page 1 of 2


Number of enclosures: 0

 For 24-hour banking, and transaction or interest rate information, sign on to PNC Bank Online Banking at pnc.com.
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PNC accepts Telecommunications Relay Service (TRS) calls.

Para servicio en español, 1-866-HOLA-PNC

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 Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738

 Visit us at PNC.com

Virtual Wallet Reserve Account Summary

VARUN MALIK

Account number: 80-7007-1898

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
246,361.50	1,500,001.96	120,995.64	1,625,367.82
		Average monthly balance	Charges and fees
		238,581.56	.00

Transaction Summary

Checks paid/ withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
12	0	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
7	7	0

Interest Summary

Annual Percentage Yield Earned (APYE)	Number of days in interest period	Average collected balance for APYE	Interest Earned this period
0.01%	30	238,581.56	1.96

As of 12/23, a total of **\$9.36** in interest was paid this year.

Activity Detail

Deposits and Other Additions

Date	Amount	Description
12/23	1,500,000.00	Corporate ACH Sbad Treas 310 397069800373000
12/23	1.96	Interest Payment

There were 2 Deposits and Other Additions totaling **\$1,500,001.96**.

Virtual Wallet Reserve Statement



For 24-hour information, sign on to PNC Bank Online Banking
on pnc.com.

Account number: 80-7007-1898 - continued

For the period 11/24/2021 to 12/23/2021

VARUN MALIK

Primary account number: 80-7007-1898

Page 2 of 2

Banking/Debit Card Withdrawals and Purchases

Date	Amount	Description
12/06	200.00	ATM Withdrawal 2014 Route 27 Edison NJ
12/08	800.00	ATM Withdrawal 2014 Route 27 Edison NJ
12/08	200.00	ATM Withdrawal 2014 Route 27 Edison NJ
12/15	800.00	ATM Withdrawal 1240 Stelton Rd Piscataway NJ
12/15	200.00	ATM Withdrawal 1240 Stelton Rd Piscataway NJ
12/20	800.00	ATM Withdrawal 2014 Route 27 Edison NJ
12/20	200.00	ATM Withdrawal 2014 Route 27 Edison NJ

There were 7 Banking Machine withdrawals
totaling **\$3,200.00**.

Other Deductions

Date	Amount	Description
11/29	8,960.00	Withdrawal Reference No. 048809207
12/01	8,126.00	Withdrawal Reference No. 052996350
12/03	7,682.00	Withdrawal Reference No. 050121297
12/06	7,186.00	Withdrawal Reference No. 051525154
12/07	28,349.24	Withdrawal Reference No. 052405008
12/07	6,850.00	Withdrawal Reference No. 052405002
12/08	6,246.00	Withdrawal Reference No. 048597127
12/08	5,284.00	Withdrawal Reference No. 049088343
12/13	7,836.00	Withdrawal Reference No. 053366953
12/15	7,652.00	Withdrawal Reference No. 047850613
12/20	7,026.00	Withdrawal Reference No. 049789690
12/22	16,598.40	Withdrawal Reference No. 051101788

There were 12 Other Deductions totaling
\$117,795.64.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
11/24	246,361.50	12/03	221,593.50	12/08	166,478.26	12/20	141,964.26
11/29	237,401.50	12/06	214,207.50	12/13	158,642.26	12/22	125,365.86
12/01	229,275.50	12/07	179,008.26	12/15	149,990.26	12/23	1,625,367.82

EXHIBIT M

Standard Checking Statement

PNC Bank


For the period 01/27/2022 to 02/23/2022


VARUN MALIK
44 DENISE DR
EDISON NJ 08820-4602

Primary account number: 81-3328-5835

Page 1 of 2


Number of enclosures: 0


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 Write to: Customer Service
PO Box 609
Pittsburgh PA 15230-9738

 Visit us at PNC.com

Standard Checking Account Summary

VARUN MALIK

Account number: 81-3328-5835

Overdraft Protection has not been established for this account.
Please contact us if you would like to set up this service.

Overdraft Coverage - Your account is currently **Opted-Out**.
You or your joint owner may revoke your opt-in or opt-out choice at any time.

To learn more about PNC Overdraft Solutions visit us online at pnc.com/overdraftsolutions.
Call 1-877-588-3605, visit any branch, or Sign on to PNC Online Banking, and select the "Overdraft Solutions" link under the Account Services section to manage both your Overdraft Coverage and Overdraft Protection settings.

Balance Summary

Beginning balance	Deposits and other additions	Checks and other deductions	Ending balance
100.00	1,099,864.04	1,099,798.50	165.54
		Average monthly balance	Charges and fees
		374,835.49	135.00

Transaction Summary

Checks paid/ withdrawals	Debit Card POS signed transactions	Debit Card/Bankcard POS PIN transactions
3	0	0
Total ATM transactions	PNC Bank ATM transactions	Other Bank ATM transactions
0	0	0


Activity Detail

Deposits and Other Additions

Date	Amount	Description
02/02	410,598.42	Deposit Reference No. 048012867
02/09	430,823.20	Deposit Reference No. 050099620
02/15	258,442.42	Deposit Reference No. 050041672

There were 3 Deposits and Other Additions totaling **\$1,099,864.04**.

Standard Checking Statement

 For 24-hour information, sign on to PNC Bank Online Banking on pnc.com.

Account number: 81-3328-5835 - continued

For the period 01/27/2022 to 02/23/2022
 VARUN MALIK
 Primary account number: 81-3328-5835
 Page 2 of 2

Online and Electronic Banking Deductions

Date	Amount	Description
02/14	1,050.00	Int'L Wire Out 222Ei06538Xg12S5
02/17	542,896.00	Int'L Wire Out 222Hi2930Bxeb747
02/18	415,630.00	Int'L Wire Out 222Ik2625O3Ebxbo

There were 3 Online or Electronic Banking Deductions totaling **\$959,576.00**.

Other Deductions

Date	Amount	Description
02/14	45.00	International Wire - Outgoing Fee
02/16	51,847.63	Withdrawal Reference No. 050973265
02/17	79,093.87	Withdrawal Reference No. 049204637
02/17	45.00	International Wire - Outgoing Fee
02/18	9,146.00	Withdrawal Reference No. 051931251
02/18	45.00	International Wire - Outgoing Fee

There were 6 Other Deductions totaling **\$140,222.50**.

Daily Balance Detail

Date	Balance	Date	Balance	Date	Balance	Date	Balance
01/27	100.00	02/09	841,521.62	02/15	1,098,869.04	02/17	424,986.54
02/02	410,698.42	02/14	840,426.62	02/16	1,047,021.41	02/18	165.54